The House last week passed a bill to outlaw several credit card practice deemed “unfair and deceptive” by federal regulators, but the legislation appeared dead, since the Senate was not expected to consider it before going home to campaign.

The House passed the bill (Hr 5244). 312-112, on Sept 23.

House Republicans called the vote an unnecessary political stunt. “There is absolutely no legitimate reason to do this except to try and provide political cover for some people and to put others in a difficult political situation,” **California Republican John Campbell** said.

The bill would require that cardholders be given 45 days’ notice of any interest rate increase on an account. The bill would bar “double-cycle billing,” the practice of computing charges on outstanding balances from more than one billing cycle. The bill would also prohibit the practice of “universal default,” in which card issuers raise a cardholder’s interest rate because of behavior related to other creditors- even if the cardholder is in good standing for the account in question.

The bill’s opponents argued that, with nearly identical rules propped by the Federal Reserve slated to take effect by year’s end, the legislation is unnecessary. “I just trust the experts there to be able to put together rules and regulations to address this issue,” said Republican Michael N. Castle of Delaware, a state that is home to a large portion of the credit card industry.

House Financial Services Chairman Barney Frank, D-Mass., countered that while the Fed’s rules were on the right track, it was the job of Congress to ensure the regulation takes effect.

The White House topped short of issuing a veto threat, but it stated its opposition on Sept. 22. The administration said that the bill “would broadly constrain the ability of financial institutions to price risk, likely resulting in less access to credit and higher interest rates for consumers.